# Case 18-23889 Doc 1 Filed 08/23/18 Entered 08/23/18 17:59:43 Desc Main Document Page 1 of 56

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licen Bring iden	e the name that is on government-issued ure identification (for nple, your driver's use or passport).  g your picture tification to your ting with the trustee.	Porfirio First name  Blancas Middle name  Carrillo Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	used Inclu	other names you have d in the last 8 years ade your married or den names.	Porfirio Blancas-Carrillo Porfirio Blancas Porfirio Carrillo	
3.	youi num Indi	the last 4 digits of Social Security ober or federal vidual Taxpayer tification number	xxx-xx-0342	

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Case number (if known)

Debtor 1 Porfirio Blancas Carrillo

		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):		
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.		☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)		Business name(s)		
		EINs	-	EINs		
5.	Where you live			If Debtor 2 lives at a different address:		
		2222 N Laramie Avenue Chicago, IL 60639	_			
		Number, Street, City, State & ZIP Code		Number, Street, City, State & ZIP Code		
		Cook County	-	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	_	Number, P.O. Box, Street, City, State & ZIP Code		
ò.	Why you are choosing this district to file for	Check one:		Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Deb	otor 1 Porfirio Blancas C	Carrillo		Document	raye s —	Case	number (if known)	
Par 7.	Tell the Court About  The chapter of the			se rief description of each, see	Notice Re	equired by 11 LLS	S.C. & 342(h) for Individ	uals Filing for Bankruptcy
•	Bankruptcy Code you are			go to the top of page 1 and of				dais I lillig for Balikiupicy
	choosing to file under	☐ Cha	pter 7					
		☐ Cha	pter 11					
		☐ Cha	pter 12					
		■ Cha	pter 13					
8.	How you will pay the fee	a o a	bout how yo rder. If your pre-printed	entire fee when I file my pour may pay. Typically, if you a attorney is submitting your paddress.	are paying ayment or	the fee yourself your behalf, yo	, you may pay with cash ur attorney may pay with	n, cashier's check, or money n a credit card or check with
		7 	The Filing Fear request that out is not requ	e in Installments (Official For t my fee be waived (You ma	m 103A). ay request may do so	this option only only if your inc	if you are filing for Chap ome is less than 150% o	oter 7. By law, a judge may, of the official poverty line that
9.	Have you filed for bankruptcy within the	tr □ No.	ne <i>Applicatio</i>	n to Have the Chapter 7 Filir	ng Fee Wa	nived (Official Fo	rm 103B) and file it with	your petition.
	last 8 years?	Yes.						
			District	Northern District of Illinois	When	5/16/18	Case number	18-14342
			District		When		Case number	
			District		When		Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No						
	not filing this case with you, or by a business partner, or by an affiliate?	<b>—</b> 100.						
			Debtor				Relationship to y	/ou
			District		When		Case number, if	known
			Debtor				Relationship to y	
			District		When		Case number, if	known
11.	Do you rent your residence?	■ No.	Go to li Has yo	ne 12. ur landlord obtained an evict	ion judgm	ent against you?	)	
				No. Go to line 12.		- ,		

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Porfirio Blancas Carrillo Document Page 4 of 56 Case number (if known)

Part	Report About Any Bu	sinesses	You Owr	as a Sole Proprieto	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of busir	ness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	oer, Street, City, State	e & ZIP Code			
	it to this petition.		Chec	k the appropriate box	to describe your business:			
				Health Care Business (as defined in 11 U.S.C. § 101(27A))				
				Single Asset Real E	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as de	fined in 11 U.S.C. § 101(53A))			
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))			
				None of the above				
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set applications. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the in 11 U.S.C. 1116(1)(B).			small business debtor, you must attach your most recent balance sheet, statement of deral income tax return or if any of these documents do not exist, follow the procedure					
	For a definition of small	No.	I am r	not filing under Chapte	er 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am f	iling under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	4: Report if You Own or	Have Any	, Hazardo	ous Property or Any	Property That Needs Immediate Attention			
	Do you own or have any	■ No.	- razara	rue i reporty or runy	Troporty That Hoode Illinounder Allerine.			
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No.	What is	the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number Chart City Chate 9 7 or de			
					Number, Street, City, State & Zip Code			

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Debtor 1 Porfirio Blancas Carrillo

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

#### Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Porfirio Blancas Carrillo Document Page 6 of 56 Case number (if known)

16.	What kind of debts do	16a.			ned in 11 U.S.C. § 101(8) as "incurred by an		
	you have?		individual primarily for a personal, family, or household purpose."				
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.		usiness debts? Business debts are debts estment or through the operation of the bus			
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you o	owe that are not consumer debts or busines	ss debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter	7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and	☐ Yes.		Do you estimate that after any exempt proprailable to distribute to unsecured creditors?	erty is excluded and administrative expenses?		
	administrative expenses		□ No				
	are paid that funds will be available for		□Yes				
	distribution to unsecured creditors?						
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000	□ 25,001-50,000		
	you estimate that you owe?	□ 50-99		☐ 5001-10,000	50,001-100,000		
		☐ 100-1 ☐ 200-9		□ 10,001-25,000	☐ More than100,000		
19.	How much do you			☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$100 million	☐ More than \$50 billion		
20.	How much do you estimate your liabilities	□ \$0 - \$	•	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	to be?		001 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
			001 - \$500,000 001 - \$1 million				
Par	t 7: Sign Below						
For	you	I have ex	amined this petition, and I dec	clare under penalty of perjury that the inform	mation provided is true and correct.		
			•	7, I am aware that I may proceed, if eligible, elief available under each chapter, and I ch	• • • • • • • • • • • • • • • • • • • •		
				not pay or agree to pay someone who is no e notice required by 11 U.S.C. § 342(b).	at an attorney to help me fill out this		
		I request	relief in accordance with the	chapter of title 11, United States Code, spe-	cified in this petition.		
		bankrupt and 357	cy case can result in fines up	, concealing property, or obtaining money of to \$250,000, or imprisonment for up to 20 y	or property by fraud in connection with a vears, or both. 18 U.S.C. §§ 152, 1341, 1519		
		Porfirio	irio Blancas Carrillo Blancas Carrillo e of Debtor 1	Signature of Debto	r 2		
		Executed	on August 23, 2018	Executed on			
			MM / DD / YYYY	MM	I / DD / YYYY		

Debtor 1 Porfirio Blancas Carrillo Document Page 7 of 56 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ronald P Strojny		Date	August 23, 2018
Signature of Attorney for I	Debtor		MM / DD / YYYY
Daniel D Otra in.			
Ronald P Strojny			
Printed name			
Ronald P Strojny			
Firm name			
5839 W 35th Street			
Cicero, IL 60804			
Number, Street, City, State & ZIP	Code		
Contact phone <b>708-652-2</b>	800	Email address	rpstrojny@yahoo.com
6282154 IL			
Day number 0 Ctata			

		Docum	ent Page 8 of 5	6		
Fill in this infor	mation to identify your	case:				
Debtor 1	Porfirio Blancas	Carrillo			ı	
	First Name	Middle Name	Last Name		İ	
Debtor 2					ı	
(Spouse if, filing)	First Name	Middle Name	Last Name		ı	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		l	
Case number (if known)						Check if this is an amended filing
						ag

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	235,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	20,175.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	255,175.00
Pa	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	266,833.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	0.00
	Your total liabilities	\$	266,833.00
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	700.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,413.90
Pa	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
	■ Yes		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Page 9 of 56 Case number (if known) Debtor 1 Porfirio Blancas Carrillo

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.

700.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	l claim
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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Fill	in this inforn	nation to identify	your case and th	is filing:					
Deb	tor 1	Porfirio Blan							
Deb	tor 2	First Name	Middle	Name	Last Name				
(Spo	use, if filing)	First Name	Middle	Name	Last Name				
Unit	ed States Bai	nkruptcy Court for	the: NORTHER	N DISTRICT OF IL	LINOIS				
Cas	e number _							☐ Check i	f this is an ed filing
SC n eac hink nfori	chedule ch category, so it fits best. Bo mation. If more ver every ques	e as complete and a e space is needed, a tion.	coperty escribe items. List a accurate as possible attach a separate sh	e. If two married peo neet to this form. On	If an asset fits in more than one ple are filing together, both are the top of any additional pages Own or Have an Interest In	equally resp	onsible for su	pplying correc	et
	No. Go to Part Yes. Where is	· <del>- ·</del>		What is the proper	erty? Check all that apply				
1.1	2222 N La	ramie Avenue			- '''	Do not dod	lust accured als	ima ar avamnt	iona Dut
	Street address, if available, or other description		<ul> <li>Duplex or multi-unit building</li> <li>the arr</li> </ul>			ot deduct secured claims or exemptions. mount of any secured claims on <i>Schedu</i> itors Who Have Claims Secured by Prop		hedule D:	
	Chicago	IL	60639-0000	☐ Manufactur☐ Land	red or mobile home	Current va		Current valu	
	City	State	ZIP Code	☐ Investment	property	\$23	35,000.00	\$23	5,000.00
				☐ Timeshare ☐ Other		Describe the nature of your ownershi (such as fee simple, tenancy by the e			
				Who has an inter  Debtor 1 or	est in the property? Check one	Fee sim	e), if known. ple		
	Cook	Cook		Debtor 2 or	Ť		<b>P.</b> 0		
	County		_	nd Debtor 2 only	— Chas	c if this is com	munity propo	r41./	
				☐ At least one	e of the debtors and another		structions)	manny proper	Ly
				Other information property identific	n you wish to add about this itel ation number:	m, such as lo	ocal		
				Debtor is join	t on title with Rosa Garc	ia; Curren	t value fror	n Zillow;	

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......>>

**Foreclosure** 

\$235,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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Debtor 1 **Porfirio Blancas Carrillo** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Ford Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Explorer** Model: ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Year: 2006 Debtor 2 only Current value of the Current value of the Approximate mileage: 130,000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Fair condition; paid in full \$2,175.00 \$2,175.00 Location: 2222 N Laramie ☐ Check if this is community property (see instructions) Avenue, Chicago IL 60639 Do not deduct secured claims or exemptions. Put Honda 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Passport** Model: Debtor 1 only Creditors Who Have Claims Secured by Property. Year: 2000 Debtor 2 only Current value of the Current value of the 160,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Fair condition; paid in full \$600.00 \$600.00 ☐ Check if this is community property Location: 2222 N Laramie (see instructions) Avenue, Chicago IL 60639 Do not deduct secured claims or exemptions. Put **GMC** 3.3 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Siera Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 1995 Year: Debtor 2 only Current value of the Current value of the 180,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Fair condition; paid in full \$500.00 \$500.00 Location: 2222 N Laramie ☐ Check if this is community property (see instructions) Avenue, Chicago IL 60639 Do not deduct secured claims or exemptions. Put Ford 3.4 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: F250 Model: Creditors Who Have Claims Secured by Property. Debtor 1 only 1995 Year: Debtor 2 only Current value of the Current value of the 140.000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Fair condition; paid in full \$500.00 \$500.00 Location: 2222 N Laramie ☐ Check if this is community property (see instructions) Avenue, Chicago IL 60639 Do not deduct secured claims or exemptions. Put Make: Mitsubishi Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Fuso** Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 1999 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Fair condidion; paid in full \$12,000.00

Official Form 106A/B Schedule A/B: Property page 2

☐ Check if this is community property

(see instructions)

Location: 2222 N Laramie

Avenue, Chicago IL 60639

\$12,000.00

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Case number (if known) Document Debtor 1 Porfirio Blancas Carrillo 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories □ No Yes Who has an interest in the property? Check one Make: Unknown Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only **Trailer** Model Creditors Who Have Claims Secured by Property. 1999 Year: Debtor 2 only Current value of the Current value of the entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another Location: 2222 N Laramie Unknown Unknown ☐ Check if this is community property (see instructions) Avenue, Chicago IL 60639 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$15,775.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Beds, Dressers, Sofa, Coffee Table, End Tables, Kitchen Table & Chairs, Lamps, Small Appliances, Large Appliances, Flatware, Utensils \$750.00 Location: 2222 N Laramie Avenue, Chicago IL 60639 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... TVs, Radio, DVD Player, Cell Phones \$500.00 Location: 2222 N Laramie Avenue, Chicago IL 60639 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ☐ No Yes. Describe..... Books, Pictures, Family Photos, CDs, DVDs, Games \$100.00 Location: 2222 N Laramie Avenue, Chicago IL 60639 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment

■ No

	Case 18-23889	Doc 1	Filed 08/23/18	Entered 08/23/	18 17:59:43	Desc Main
Debtor 1	Porfirio Blancas Car	rillo	Document	Page 13 of 56	se number (if known)	
☐ Yes.	Describe					
	s oles: Everyday clothes, fur	s, leather coats	s, designer wear, shoes,	accessories		
□ No ■ Yes.	Describe					
	Nocos	sary Wearin	a Annarol			
			aramie Avenue, Ch	icago IL 60639		\$300.00
■ No	<b>y</b> <i>bles:</i> Everyday jewelry, cos Describe	stume jewelry,	engagement rings, wedd	ding rings, heirloom jewel	ry, watches, gems, g	old, silver
Examµ □ No	rm animals oles: Dogs, cats, birds, hor Describe	ses				
	(5) Dog Locati		aramie Avenue, Ch	icago IL 60639		\$0.00
for Pa	the dollar value of all of y art 3. Write that number h scribe Your Financial Assets yn or have any legal or e	nere			ı have attached	\$1,650.00  Current value of the
						portion you own? Do not deduct secured claims or exemptions.
■ No	oles: Money you have in yo		•	osit box, and on hand whe	en you file your petition	on
	its of money oles: Checking, savings, or institutions. If you have		I accounts; certificates counts with the same ins		t unions, brokerage h	nouses, and other similar
			Institution n	ame:		
	17.1.	Checking	Chase ch	ecking account		\$0.00
	17.2.	Checking		ecking account in the andscaping	e name of P	\$2,000.00
Exam	, mutual funds, or public ples: Bond funds, investme			ey market accounts		
■ No □ Yes		Institution or is	suer name:			

Official Form 106A/B Schedule A/B: Property page 4

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Case number (if known) Document Debtor 1 Porfirio Blancas Carrillo 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture □ No Yes. Give specific information about them..... Name of entity: % of ownership: Debtor is the owner of P Blancas Landscaping; 100 \$0.00 % this business has no accounts receivables 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No

☐ Yes. Give specific information about them...

### Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

#### 28. Tax refunds owed to you

■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

### 29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

	Case 18-23889	
De	1 Porfirio Blancas Carrillo Case number (if known)	
I	es. Give specific information	
ı	er amounts someone owes you  amples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else  o  es. Give specific information	
	erests in insurance policies	
_	amples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  0	
ı	es. Name the insurance company of each policy and list its value.  Company name:  Beneficiary:  Surrender or refunctivalue:	b
	Term life insurance policy (no cash value) \$	0.00
ı	r interest in property that is due you from someone who has died ou are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because neone has died. o es. Give specific information	
ı	ims against third parties, whether or not you have filed a lawsuit or made a demand for payment amples: Accidents, employment disputes, insurance claims, or rights to sue  o es. Describe each claim	
	er contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims o es. Describe each claim	
ļ	r financial assets you did not already list o es. Give specific information	
	dd the dollar value of all of your entries from Part 4, including any entries for pages you have attached r Part 4. Write that number here	 O
Par	Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
_	ou own or have any legal or equitable interest in any business-related property? . Go to Part 6.	
	s. Go to line 38.	
	Current value of the portion you own?  Do not deduct secure claims or exemption	ed
38.	counts receivable or commissions you already earned	
_	o es. Describe	
ı	ce equipment, furnishings, and supplies  amples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  o es. Describe	;

Dalatana	Document Page 16 of 56	Desc Main
Debtor 1	Porfirio Blancas Carrillo Case number (if known)	
10. <b>Machi</b> □ No	nery, fixtures, equipment, supplies you use in business, and tools of your trade	
■ Yes	Describe	
	(1) Riding lawn mower; (2) regular lawn mowers Location: 2222 N Laramie Avenue, Chicago IL 60639	\$750.00
11. Invent	orv	
■ No		
☐ Yes.	Describe	
	sts in partnerships or joint ventures	
■ No	Cive execution information about them	
⊔ Yes.	Give specific information about them	
13. <b>Custo</b>	mer lists, mailing lists, or other compilations	
No.		
☐ Do yo	ur lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	■ No	
	☐ Yes. Describe	
14. <b>Any b</b>	usiness-related property you did not already list	
■ No		
⊔ Yes.	Give specific information	
4E <b>A</b> dd	the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
	art 5. Write that number here	\$750.00
	escribe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. you own or have an interest in farmland, list it in Part 1.	
16. <b>Do yo</b>	u own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	Go to Part 7.	
☐ Ye	s. Go to line 47.	
Part 7:	Describe All Property You Own or Have an Interest in That You Did Not List Above	
	u have other property of any kind you did not already list? ples: Season tickets, country club membership	
■ No	pies. Season dokets, country club membership	
	Give specific information	
54. <b>Add</b>	the dollar value of all of your entries from Part 7. Write that number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 7

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Case number (if known) Document Debtor 1 **Porfirio Blancas Carrillo** 

Part	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$235,000.00
56.	Part 2: Total vehicles, line 5	\$15,775.00		
57.	Part 3: Total personal and household items, line 15	\$1,650.00		
58.	Part 4: Total financial assets, line 36	\$2,000.00		
59.	Part 5: Total business-related property, line 45	\$750.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$20,175.00	Copy personal property total	\$20,175.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$255,175.00

Official Form 106A/B Schedule A/B: Property page 8

Fill in this infor	mation to identify your	case:		
Debtor 1	Porfirio Blancas	Carrillo		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

### Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Specific laws that allow exemption

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	Schedule A/B that lists this property	portion you own  Copy the value from Check only one box for each exemption. Schedule A/B		opeome laws that allow exemption	
	2222 N Laramie Avenue Chicago, IL 60639 Cook County	\$235,000.00	<b>\$15,000.00</b>		735 ILCS 5/12-901
	Debtor is joint on title with Rosa Garcia; Current value from Zillow; Foreclosure Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
	2006 Ford Explorer 130,000 miles Fair condition; paid in full	\$2,175.00		\$2,400.00	735 ILCS 5/12-1001(c)
L C	Location: 2222 N Laramie Avenue, Chicago IL 60639 Line from <i>Schedule A/B</i> : 3.1			100% of fair market value, up to any applicable statutory limit	
	2000 Honda Passport 160,000 miles Fair condition; paid in full	\$600.00		\$600.00	735 ILCS 5/12-1001(b)
	Location: 2222 N Laramie Avenue, Chicago IL 60639 Line from <i>Schedule A/B</i> : 3.2			100% of fair market value, up to any applicable statutory limit	
	1995 GMC Siera 180,000 miles Fair condition; paid in full	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
	Location: 2222 N Laramie Avenue, Chicago IL 60639			100% of fair market value, up to any applicable statutory limit	
	Line from Schedule A/B: 3.3				

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Portirio Biancas Carrillo			Case number (if known)	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own		ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
1995 Ford F250 140,000 miles Fair condition; paid in full	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Location: 2222 N Laramie Avenue, Chicago IL 60639 Line from <i>Schedule A/B</i> : 3.4			100% of fair market value, up to any applicable statutory limit	
1999 Mitsubishi Fuso Fair condidion; paid in full	\$12,000.00		\$750.00	735 ILCS 5/12-1001(d)
Line from Schedule A/B: 3.5			100% of fair market value, up to any applicable statutory limit	
Beds, Dressers, Sofa, Coffee Table, End Tables, Kitchen Table & Chairs,	\$750.00		\$750.00	735 ILCS 5/12-1001(b)
Lamps, Small Appliances, Large Appliances, Flatware, Utensils Location: 2222 N Laramie Avenue, Chicago IL 60639 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
TVs, Radio, DVD Player, Cell Phones Location: 2222 N Laramie Avenue,	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Chicago IL 60639 Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Books, Pictures, Family Photos, CD	s, \$100.00		\$100.00	735 ILCS 5/12-1001(b)
Location: 2222 N Laramie Avenue, Chicago IL 60639 Line from Schedule A/B: 8.1			100% of fair market value, up to any applicable statutory limit	
Necessary Wearing Apparel Location: 2222 N Laramie Avenue,	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Chicago IL 60639 Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
Checking: Chase checking account in the name of P Blancas	\$2,000.00		\$1,050.00	735 ILCS 5/12-1001(b)
Landscaping Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit	
(1) Riding lawn mower; (2) regular lawn mowers	\$750.00		\$750.00	735 ILCS 5/12-1001(d)
Location: 2222 N Laramie Avenue, Chicago IL 60639 Line from <i>Schedule A/B</i> : 40.1			100% of fair market value, up to any applicable statutory limit	
<ul> <li>Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No</li> <li>Yes. Did you acquire the property covery No</li> </ul>	y 3 years after that for ca	ises fi		

☐ Yes

Case 18-23889 Doc 1 Filed 08/23/18 Entered 08/23/18 17:59:43 Desc Main Document Page 20 of 56 Fill in this information to identify your case: Debtor 1 Porfirio Blancas Carrillo Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Column B Column C 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As Amount of claim Value of collateral Unsecured much as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports this portion value of collateral. claim If any Select Portfolio Servicing Describe the property that secures the claim: \$266,833.00 \$235,000.00 \$31,833.00 Creditor's Name 2222 N Laramie Avenue Chicago, IL 60639 Cook County Debtor is joint on title with Rosa Garcia; Current value from Zillow; **Foreclosure** As of the date you file, the claim is: Check all that PO Box 65250 apply. Salt Lake City, UT 84165 ☐ Contingent Number, Street, City, State & Zip Code Unliquidated □ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit At least one of the debtors and another ☐ Check if this claim relates to a ☐ Other (including a right to offset) community debt Opened 12/05 Last Active 5185 Date debt was incurred 1/19/17 Last 4 digits of account number \$266,833.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$266,833.00 Write that number here: Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page

Name, Number, Street, City, State & Zip Code **Capital One Bank** 

On which line in Part 1 did you enter the creditor? 2.1

Last 4 digits of account number \_

PO Box 71083 Charlotte, NC 28272

Official Form 106D

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Debt	or 1 Porfirio Blancas Carrillo		Case number (if know)			
	First Name Middle Name	Last Name				
	Name, Number, Street, City, State & Zip Code Clerk, Chancery Doc # 2017-CH-09594 50 W Washington St., Room 802 Chicago, IL 60602		On which line in Part 1 did you enter the creditor?  Last 4 digits of account number			
	Name, Number, Street, City, State & Zip Code HSBC Attn: Bankrupcty Dept PO Box 5253 Carol Stream, IL 60197		On which line in Part 1 did you enter the creditor?  Last 4 digits of account number			
	Name, Number, Street, City, State & Zip Code JPMorgan Chase Bank NA PO Box 29505 Phoenix, AZ 85038-9505		On which line in Part 1 did you enter the creditor?  Last 4 digits of account number			
	Name, Number, Street, City, State & Zip Code Kluever & Platt LLC 150 N Michigan Ave Chicago, IL 60601		On which line in Part 1 did you enter the creditor?  Last 4 digits of account number			
	Name, Number, Street, City, State & Zip Code Portfolio Recovery Attn: Bankrupcty Dept PO Box 12914 Norfolk, VA 23541		On which line in Part 1 did you enter the creditor?			
	Name, Number, Street, City, State & Zip Code State Farm Bank Attn: Bankruptcy Po Box 2328 Bloomington, IL 61702		On which line in Part 1 did you enter the creditor?			
	Name, Number, Street, City, State & Zip Code Target National Bank (Visa) Attention: Bankruptcy Po Box 59231 Minneapolis, MN 55440		On which line in Part 1 did you enter the creditor?  Last 4 digits of account number			

	Document	Page 22 of :	<u>56</u>		
Fill in this information to identify your case:					
Debtor 1 Porfirio Blancas Carrillo	 o				
	Middle Name	Last Name			
Debtor 2 (Spouse if, filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: NOR	THERN DISTRICT OF ILLI	NOIS			
Case number					
(if known)				_	if this is an
				amend	ed filing
Official Form 106E/F					
Schedule E/F: Creditors Who H	lave Unsecured (	Claims			12/15
Be as complete and accurate as possible. Use Part 1 any executory contracts or unexpired leases that conscience in Executory Contracts and Unexpired Lease in Executory Contracts and Unexpired Lease in Executory Contracts and Unexpired Lease in Execution In Executio	uld result in a claim. Also list ases (Official Form 106G). Do Property. If more space is ne u have no information to repo	st executory contract o not include any cre eeded, copy the Par	ts on Schedule A/B: P editors with partially s t you need, fill it out, r	roperty (Official For ecured claims that a number the entries ir	m 106A/B) and on re listed in the boxes on the
<ol> <li>Do any creditors have priority unsecured claims</li> <li>No. Go to Part 2.</li> </ol>	s agamst you?				
Yes.					
2. List all of your priority unsecured claims. If a cre identify what type of claim it is. If a claim has both p possible, list the claims in alphabetical order accordent of the priority	priority and nonpriority amounts, ding to the creditor's name. If yo	s, list that claim here a ou have more than tw	and show both priority a	nd nonpriority amount	s. As much as
(For an explanation of each type of claim, see the in					
		ŕ	Total claim	Priority amount	Nonpriority amount
2.1 Internal Revenue Service	Last 4 digits of account	t number	Unknown	\$0.00	\$0.00
Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346	When was the debt incu				
Number Street City State Zlp Code	As of the date you file, t	the claim is: Check a	all that apply		
Who incurred the debt? Check one.	☐ Contingent				
Debtor 1 only	☐ Unliquidated				
☐ Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unse	cured claim:			
☐ At least one of the debtors and another	☐ Domestic support obli	igations			
☐ Check if this claim is for a community deb	t Taxes and certain oth	ner debts you owe the	government		
Is the claim subject to offset?	Claims for death or pe	-	-		
■ No	Other. Specify				
Yes					
2.2 Internal Revenue Service Priority Creditor's Name	Last 4 digits of account		Unknown	\$0.00	\$0.00
PO Box 145566 Cincinnati, OH 45250-5566	When was the debt incu	urred? <u>2016</u>			
Number Street City State Zlp Code	As of the date you file, t	the claim is: Check a	all that apply		
Who incurred the debt? Check one.	☐ Contingent				
Debtor 1 only	☐ Unliquidated				
Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unse	cured claim:			
$\square$ At least one of the debtors and another	☐ Domestic support obli	igations			
$\square$ Check if this claim is for a community deb	t Taxes and certain oth	ner debts you owe the	government		
Is the claim subject to offset?	Claims for death or pe	ersonal injury while yo	ou were intoxicated		
■ No	Other. Specify				
☐ Yes					

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Debtor 1 Porfirio Blancas Carrillo Case number (if know) 2.3 \$0.00 \$0.00 **Internal Revenue Service** Last 4 digits of account number Unknown Priority Creditor's Name PO Box 804521 When was the debt incurred? 2015 Cincinnati, OH 45280-4521 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt  $oxedsymbol{\square}$  Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No Other. Specify ☐ Yes Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? □ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Total claim 4.1 **Bankamerica** Last 4 digits of account number 8394 \$0.00 Nonpriority Creditor's Name Opened 12/05 Last Active 4909 Savarese Cir When was the debt incurred? 12/10/13 Tampa, FL 33634 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Real Estate Mortgage

Page 24 of 56 Document Debtor 1 Porfirio Blancas Carrillo Case number (if know) 4.2 \$0.00 Chase Auto Last 4 digits of account number 3604 Nonpriority Creditor's Name Opened 05/07 Last Active Po Box 901003 When was the debt incurred? 3/19/12 Ft Worth, TX 76101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Automobile 4.3 City of Chicago Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Dept of Revenue** When was the debt incurred? **POB 88292** Chicago, IL 60680-1292 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 GMAC Last 4 digits of account number 2308 \$0.00 Nonpriority Creditor's Name Opened 03/05 Last Active 15303 S 94th Ave When was the debt incurred? 3/25/10 Orland Park, IL 60462 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Automobile

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Document Page 25 of 56 Debtor 1 Porfirio Blancas Carrillo Case number (if know) 4.5 \$0.00 **Home Loan Services** Last 4 digits of account number 3683 Nonpriority Creditor's Name Opened 12/28/05 Last Active 4909 Savarese Circle When was the debt incurred? 1/06/10 Tampa, FL 33634 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Real Estate Mortgage 4.6 **Internal Revenue Service** Last 4 digits of account number Unknown Nonpriority Creditor's Name PO Box 145566 When was the debt incurred? Years prior to 2014 Cincinnati, OH 45250 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.7 **Peoples Engy** Last 4 digits of account number 3094 \$0.00 Nonpriority Creditor's Name Opened 6/23/07 Last Active 200 East Randolph When was the debt incurred? 7/23/13 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Agriculture

Debtor	1 Porfirio Blancas Carrillo	Document Page 2	26 of 56 Case number (if know)					
4.8	Thd/cbna Nonpriority Creditor's Name	Last 4 digits of account number	0665	\$0.00				
	Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	Opened 11/24/15 Last Active 1/18/17					
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	n is: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecur	ed claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepreport as priority claims	paration agreement or divorce that you did not					
	■ No	Debts to pension or profit-shar	ing plans, and other similar debts					
	□ Yes	■ Other Specify Charge Ac						
4.9	Thd/cbna	Last 4 digits of account number	7345	\$0.00				
	Nonpriority Creditor's Name		0 1 107/00 1 11 1 1 1					
	Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	Opened 4/27/03 Last Active 4/17/12					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	.  ☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	debt Is the claim subject to offset?							
	■ No	Debts to pension or profit-shar	☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes ☐ Other. Specify Charge Account							
Part 3:	List Others to Be Notified About a Del	ot That You Already Listed						
is tryi have	nis page only if you have others to be notified a ng to collect from you for a debt you owe to so more than one creditor for any of the debts tha ed for any debts in Parts 1 or 2, do not fill out o	meone else, list the original creditor t you listed in Parts 1 or 2, list the ad-	in Parts 1 or 2, then list the collection agency	here. Similarly, if you				
		On which entry in Part 1 or Part 2 did yo	ou list the original creditor?					
-	•		Part 1: Creditors with Priority Unsecured Clair					
	tment of Finance ox 88292		Part 2: Creditors with Nonpriority Unsecured (	Claims				
-	go, IL 60680							
		Last 4 digits of account number						
Name a	nd Address	On which entry in Part 1 or Part 2 did yo	ou list the original creditor?					
-	-	Line <u>4.3</u> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Clair	ns				
33 N L Ste 70	aSalle Street	l	Part 2: Creditors with Nonpriority Unsecured 0	Claims				
	go, IL 60602	Last 4 digits of account number						
Part 4:	Add the Amounts for Each Type of Ur the amounts of certain types of unsecured clai		reporting purposes only 28 U.S.C. 8159, Add	the amounts for each				
	of unsecured claim.	Tino miorination is for statistical		amounts for each				
			Total Claim					

Total claims Case 18-23889 Doc 1 Filed 08/23/18 Entered 08/23/18 17:59:43 Desc Main Document Page 27 of 56 Case number (if know)

#### Debtor 1 Porfirio Blancas Carrillo from Part 1 6b. Taxes and certain other debts you owe the government 6b. \$ 0.00 6c. Claims for death or personal injury while you were intoxicated 6c. 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e. 0.00 **Total Claim** 6f. Student loans 6f. 0.00 Total claims Obligations arising out of a separation agreement or divorce that from Part 2 0.00 6g. you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 6h. 6h. 0.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount 0.00 Total Nonpriority. Add lines 6f through 6i. 6j. 0.00 6j.

Official Form 106 E/F

		1700.0000		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Porfirio Blancas	Carrillo		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the , Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	Oity		Otate	Zii Code	
	Name				
					<u> </u>
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>

		Documen	t Page 29 of	<u>56                                    </u>	
Fill in this info	rmation to identify your	case:			
Debtor 1	Porfirio Blancas	Carrillo			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT C	F ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
	orm 106H • H: Your Cod	ebtors			12/15
people are filing ill it out, and no your name and	g together, both are equ umber the entries in the case number (if known)	ally responsible for supply	ving correct information he Additional Page to t	n. If more space is need this page. On the top of	as possible. If two married ded, copy the Additional Page, any Additional Pages, write
□ No					
■ Yes					
Arizona, Ca	alifornia, Idaho, Louisiana, o line 3.	lived in a community prop Nevada, New Mexico, Puer use, or legal equivalent live v	to Rico, Texas, Washing		ates and territories include
in line 2 ag	jain as a codebtor only i ), Schedule E/F (Official	f that person is a guaranto	r or cosigner. Make su	ire you have listed the c	ith you. List the person shown reditor on Schedule D (Official nedule E/F, or Schedule G to fill
	mn 1: Your codebtor Number, Street, City, State and Zl	P Code		Column 2: The creditor Check all schedules the	or to whom you owe the debt nat apply:
2222	a Garcia IN Laramie Avenue ago, IL 60639			■ Schedule D, line □ Schedule E/F, lin □ Schedule G Select Portfolio Se	e

Schedule H: Your Codebtors

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Fill	in this information to identify your ca	ase:								
	otor 1 Porfirio Blar									
	otor 2				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	fficial Form 106l					13 inco	ended fil lement s me as c	showing pos of the followi		chapter
_	chedule I: Your Inc	ome				MM / C	D/ YYY	Y		12/15
sup spo atta Par	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  11: Describe Employment	are married and not filing wi	ng jointly, and your s th you, do not includ	spouse is de inforn	s livin nation	ig with you, n about you	include spous	informatio e. If more s	n about pace is n	your needed,
1.	Fill in your employment information.		Debtor 1			Deb	tor 2 or	non-filing	spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed				mploye			
	information about additional employers.		☐ Not employed			ЦΝ	☐ Not employed			
	Include part-time, seasonal, or	Occupation	Self-Employed L	_andsca	aper					
	self-employed work.	Employer's name	P Blancas Lands	scaping	J					
	Occupation may include student or homemaker, if it applies.	Employer's address	2222 N Laramie Chicago, IL 6063		)					
		How long employed the	here? 7 Years	i						
Pai	Give Details About Mor	nthly Income								
	mate monthly income as of the dause unless you are separated.	ate you file this form. If y	you have nothing to re	eport for a	any lin	ne, write \$0 ir	the spa	ace. Include	your non	-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	n for all e	mploy	ers for that p	erson o	n the lines b	elow. If y	ou need
					F	For Debtor 1		For Debtor 2 non-filing sp		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$_	0.	00 \$	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$_	0.	00+	+\$	N/A	

Calculate gross Income. Add line 2 + line 3.

0.00

N/A

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Debt	tor 1	Porfirio Blancas Carrillo	_	Case	number (if known)				
				Fo	r Debtor 1	Fo	r Debtor 2	or	
	_						n-filing sp		
	Cop	y line 4 here	4.	\$_	0.00	\$_		N/A	
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		N/A	
	5e.	Insurance	5e.	\$	0.00	\$		N/A	
	5f.	Domestic support obligations	5f.	\$_	0.00	\$_		N/A	
	5g.	Union dues	5g.	\$_	0.00	\$_		N/A	
	5h.	Other deductions. Specify:	5h.+	· -	0.00	_		N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	0.00	\$_		N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <sub>_</sub>	0.00	\$_		N/A	
8.		all other income regularly received:							
	8a.	Net income from rental property and from operating a business, profession, or farm							
		Attach a statement for each property and business showing gross							
		receipts, ordinary and necessary business expenses, and the total	_			_			
	01	monthly net income.	8a.	\$_	700.00	\$_		N/A	
	8b.	Interest and dividends	8b.	\$_	0.00	\$_		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	I						
		Include alimony, spousal support, child support, maintenance, divorce							
		settlement, and property settlement.	8c.	\$_	0.00	\$_		N/A	
	8d.	Unemployment compensation	8d.	\$_	0.00	\$_		N/A	
	8e.	Social Security	8e.	\$_	0.00	\$_		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance							
		that you receive, such as food stamps (benefits under the Supplemental	5						
		Nutrition Assistance Program) or housing subsidies.							
		Specify:	8f.	\$_	0.00	\$_		N/A	
	8g.	Pension or retirement income	8g.	\$_	0.00	\$_		N/A	
	8h.	Other monthly income. Specify:	8h.+	- \$_	0.00	+ \$_		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	700.00	\$		N/A	
						Ľ-			
10.	Calo	culate monthly income. Add line 7 + line 9.	10. \$		700.00 + \$		N/A	= \$	700.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.							
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depen					_	0.00
40		I the amount in the last column of the AO to the the AO					Г		
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certa					<b>)</b> .		
	app		III LIGO		and reduced Bale	,	12.	\$	700.00
							L,	Combine	d
								monthly	
13.	Do	you expect an increase or decrease within the year after you file this form	?					,	
		No.							
		Yes. Explain:							

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Eill	in this informa	tion to identify yo	our case:						
						O.b.	l. :£ 4b:-		
Deb	otor 1	Porfirio Blan	icas Carr	IIIO		Ch	eck if this An ame	ended filing	
Deb	otor 2						A supp	lement show	wing postpetition chapter
(Sp	ouse, if filing)				_		13 exp	enses as of	the following date:
Unit	ted States Bankr	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLII	NOIS		MM / D	DD / YYYY	
	se number nown)								
0	fficial Fo	rm 106J			•				
S	chedule	J: Your	Exper	ISAS					12/1
Be info nur	as complete a ormation. If m mber (if know	and accurate as ore space is ne n). Answer ever	possible eded, atta ry questio	. If two married people a ch another sheet to this					or supplying correct
Par 1.	t 1: Descr Is this a joir	ibe Your House	hold						
١.	No. Go to								
			in a separ	ate household?					
	N								
	= ::	-	st file Offici	al Form 106J-2, Expense	es for Separate House	hold of De	ebtor 2.		
2.	Do you have	e dependents?	□ No						
_	Do not list Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relati		Der age	pendent's	Does dependent live with you?
	Do not state	the							□ No
	dependents				Son		14		Yes
									□ No
					Son		20		Yes
					Son		22		□ No
					3011				■ Yes □ No
									☐ Yes
3.	expenses of yourself and	oenses include f people other t d your depende	han nts? □	No Yes					
exp	imate your ex		our bankr	uptcy filing date unless					apter 13 case to report f the form and fill in the
the		h assistance an		government assistance cluded it on <i>Schedule I:</i>				Your exp	enses
4.		or home owners		ses for your residence. or lot.	Include first mortgage	e 4.	\$		1,771.90
	If not includ	led in line 4:							
	4a. Real e	estate taxes				4a.	\$		0.00
		rty, homeowner's	s, or renter	's insurance		4b.			0.00
	4c. Home	maintenance, re	pair, and u	upkeep expenses		4c.	\$		50.00
_		owner's associat			and a second of the second	4d.			0.00
ວ.	Additional r	nortaade bavme	ents for Vo	<b>our residence</b> , such as h	ome equity loans	5.	D)		0.00

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Porfirio Blancas Carrillo	Case num	ber (if known)	
litias:			
	6a	\$	300.00
· · · · · · · · · · · · · · · · · · ·			300.00
		·	500.00
		·	0.00
		·	600.00
. •		·	0.00
		·	50.00
		· -	75.00
•		·	50.00
•		Ψ	30.00
	12.	\$	300.00
1 /	13.	\$	0.00
			0.00
		• -	<u> </u>
	15a.	\$	97.00
o. Health insurance	15b.	\$	0.00
c. Vehicle insurance	15c.	\$	100.00
d. Other insurance. Specify:	15d.	\$	0.00
· ·	16.	\$	0.00
	_		
• •		*	0.00
		·	0.00
		·	0.00
· · ·	17d.	\$	0.00
	10	¢	0.00
	10.		
	40	Φ	0.00
·		our Income	
			0.00
			0.00
		·	0.00
· ·		·	
			0.00
			0.00
	21.	· -	20.00
<u> </u>	_		100.00
t Care		+5	100.00
culate your monthly expenses			
		\$	4,413.90
•		\$	., 110100
c. Add line 22a and 22b. The result is your monthly expenses.		\$	4,413.90
o. Mad into ZZa and ZZo. The result is your monthly expenses.			4,413.30
culate your monthly net income.			
culate your monthly net income. a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	700.00
	23a. 23b.		700.00 4,413.90
a. Copy line 12 (your combined monthly income) from Schedule I.			
<ul> <li>a. Copy line 12 (your combined monthly income) from Schedule I.</li> <li>b. Copy your monthly expenses from line 22c above.</li> <li>c. Subtract your monthly expenses from your monthly income.</li> </ul>	23b.	-\$	4,413.90
<ul> <li>a. Copy line 12 (your combined monthly income) from Schedule I.</li> <li>b. Copy your monthly expenses from line 22c above.</li> </ul>			
<ul> <li>a. Copy line 12 (your combined monthly income) from Schedule I.</li> <li>b. Copy your monthly expenses from line 22c above.</li> <li>c. Subtract your monthly expenses from your monthly income.</li> <li>The result is your monthly net income.</li> </ul>	23b. 23c.	\$	4,413.90
<ul> <li>a. Copy line 12 (your combined monthly income) from Schedule I.</li> <li>b. Copy your monthly expenses from line 22c above.</li> <li>c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.</li> <li>you expect an increase or decrease in your expenses within the year after you</li> </ul>	23b. 23c. u file this	-\$\$	-3,713.90
<ul> <li>a. Copy line 12 (your combined monthly income) from Schedule I.</li> <li>b. Copy your monthly expenses from line 22c above.</li> <li>c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.</li> <li>you expect an increase or decrease in your expenses within the year after you example, do you expect to finish paying for your car loan within the year or do you expect your line.</li> </ul>	23b. 23c. u file this	-\$\$	-3,713.90
<ul> <li>a. Copy line 12 (your combined monthly income) from Schedule I.</li> <li>b. Copy your monthly expenses from line 22c above.</li> <li>c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.</li> <li>you expect an increase or decrease in your expenses within the year after you</li> </ul>	23b. 23c. u file this	-\$\$	-3,713.90
il	ilities:  Electricity, heat, natural gas  Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: od and housekeeping supplies ildcare and children's education costs othing, laundry, and dry cleaning rsonal care products and services dicical and dental expenses ansportation. Include gas, maintenance, bus or train fare. not include car payments. tertainment, clubs, recreation, newspapers, magazines, and books aritable contributions and religious donations surance. not include insurance deducted from your pay or included in lines 4 or 20. a. Life insurance b. Health insurance c. Vehicle insurance. Specify: xes. Do not include taxes deducted from your pay or included in lines 4 or 20. ecify: stallment or lease payments: a. Car payments for Vehicle 1 b. Car payments for Vehicle 2 c. Other. Specify: d. Other. Specify: d. Other. Specify: d. Other. Specify: her real property expenses not included in lines 4 or 5 of this form or on Scheol. Amortiagaes on other property her real property expenses not included in lines 4 or 5 of this form or on Scheol. Maintenance, repair, and upkeep expenses e. Property, homeowner's, or renter's insurance d. Maintenance, repair, and upkeep expenses e. Homeowner's association or condominium dues her: Specify: Vehicle Licesnes & Fees hircle Repairs th Care liculate your monthly expenses a. Add lines 4 through 21. b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	ilities:    Electricity, heat, natural gas   6a.   Water, sewer, garbage collection   6b.   Telephone, cell phone, Internet, satellite, and cable services   6c.   Other. Specify:   6d.   od and housekeeping supplies   7.   (ildcare and children's education costs   8.   other payments of limburgh, and dry cleaning   9.   strain fare.   11.   other payments of limburgh   12.   other payments of limburgh   12.   other payments of limburgh   13.   other payments of limburgh   14.   other payments of limburgh   15.   other payments of limburgh   16.   other payments of limburgh   17.   other payments of limburgh   18.   other payments of alimony, maintenance, and support that you did not report as ducted from your pay or included in limes 4 or 20.   other. Specify:   17.   other. Specify:   17.   other payments of alimony, maintenance, and support that you did not report as ducted from your pay on line 5, Schedule I, Your Income (Official Form 106i), her payments of alimony, maintenance, and support that you did not report as ducted from your pay on line 5, Schedule I, Your Income (Official Form 106i), her payments of alimony, maintenance, and support that you did not report as ducted from your pay on line 5, Schedule I, Your Income (Official Form 106i), her payments of alimony, maintenance, and support that you did not report as ducted from your pay on line 5, Schedule I, Your Income (Official Form 106i), her payments you make to support others who do not live with you.   other payments you make to support others who do not live with you.   other payments you make to support others who do not live with you.   other payments you make to support others who do not live with you.   other payments you make to support others who do not live with you.   other payments you make to support others who do not live with you.   other payments you make to support others who do not live with	Illities:   Electricity, heat, natural gas   6a. \$     Water, sewer, garbage collection   6b. \$     Telephone, cell phone, Internet, satellite, and cable services   6c. \$     Other, Specify:   6d. \$     od and housekeeping supplies   7. \$     illidcare and children's education costs   8. \$     stildcare and children's education costs   9. \$     storage and children's educ

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Fill in this inform	nation to identify your	case:			
Debtor 1	Porfirio Blancas C				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					☐ Check if this is an amended filing
Official Form		n Individua	l Dobtorio Sa	ah adulaa	
Declarati	ion About a	n individua	l Debtor's So	neaules	12/15
obtaining money years, or both. 18		connection with a ban			ement, concealing property, or 0, or imprisonment for up to 20
Did you pay	or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes. N	ame of person				cruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	ty of perjury, I declare to true and correct.	that I have read the sun	nmary and schedules file	ed with this declaratio	on and
Porfirio	irio Blancas Carrillo Blancas Carrillo e of Debtor 1		X Signature of	Debtor 2	

Date

Date August 23, 2018

Filli	n this inform	nation to identify you	r case:			
Debt		Porfirio Blancas	-			
		First Name	Middle Name	Last Name		
Debt (Spou	tor 2 se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
		. ,				
(if kno	e number wn)				_	Check if this is an amended filing
Sta Be as	s complete a	of Financial	ble. If two married people a		equally responsible for sup	
		ore space is needed, ). Answer every que		this form. On the top of an	/ additional pages, write yo	ur name and case
Part	1: Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1.	What is your	current marital statu	s?			
	<ul><li>□ Married</li><li>■ Not mar</li></ul>	ried				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now	·.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territor co, Texas, Washington and V	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Explain	n the Sources of You	r Income			
	Fill in the tota	I amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including parte together, list it only once ur		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	

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Debtor 1 Porfirio Blancas Carrillo

					Debtor 1				Debtor 2		
					Sources of income Check all that apply.	(befo	ss income ore deductions ar usions)	nd	Sources of inc		Gross income (before deductions and exclusions)
			dar year: December :	31, 2017 )	☐ Wages, commissions, bonuses, tips		\$0.	00	☐ Wages, combonuses, tips	missions,	
					Operating a business				☐ Operating a	business	
Fo (Ja	r the anuar	calend y 1 to	dar year bet December	ore that: 31, 2016 )	☐ Wages, commissions, bonuses, tips		\$0.	00	☐ Wages, com bonuses, tips	missions,	
					Operating a business				☐ Operating a	business	
	winr	nings. each s No	f you are fili	ng a joint cas	pensions; rental income; inter e and you have income that y me from each source separat	ou rece	eived together, lis	st it on	lly once under De	ebtor 1.	I gambling and lottery
					Debtor 1				Debtor 2		
					Sources of income Describe below.	each (befo	ss income from n source ore deductions ar usions)	nd	Sources of incorporate Describe below.		Gross income (before deductions and exclusions)
Pa	rt 3:	List	Certain Pa	yments You	Made Before You Filed for I	Bankru	ptcy				
6.	Are □	No.	During the No. Yes	sebtor 1 nor Derimarily for a 90 days before Go to line 7 List below expand that create and include to adjustment or Debtor 2 or 90 days before Go to line 7 List below expanding the following for the following	each creditor to whom you pai editor. Do not include paymen payments to an attorney for the on 4/01/19 and every 3 years r both have primarily consulate re you filed for bankruptcy, die each creditor to whom you pai	d you particularly defined to the definition of	ebts. Consumer opens."  ay any creditor a  I of \$6,425* or momestic support or cruptcy case. hat for cases filed ebts.  ay any creditor a  I of \$600 or more	ore in obligation of total	of \$6,425* or more pay tions, such as che after the date of of \$600 or more?	re? ments and th ild support ar f adjustment. you paid that	ne total amount you nd alimony. Also, do
					ments for domestic support of this bankruptcy case.	bligatior	ns, such as child	suppo	ort and alimony. A	Also, do not ir	nclude payments to ar
	Cre	editor'	s Name and	I Address	Dates of payme	nt	Total amoun		Amount you still owe	Was this p	ayment for

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<b>7.</b>	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	■ No						
	☐ Yes. List all payments to an insider.  Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment	
			paid	still owe			
3.	Within 1 year before you filed for bankrupte insider? Include payments on debts guaranteed or cos		nents or transfer a	iny property on a	eccount of a de	ebt that benefited an	
	■ No						
	Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment tor's name	
Par	t 4: Identify Legal Actions, Repossession	s and Foreclosures	•				
	List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.	cases, small claims actions	s, divorces, collectio	n suits, paternity a	actions, support	or custody	
	Case title Case number	Nature of the case	Court or agency		Status of the case		
	Deutsche Bank National Trust v Porfirio Blancas, et al 2017-CH-09594	Foreclosure	Clerk, Chancer Doc # 50 W Washingt 802 Chicago, IL 606	on St., Room	■ Pending □ On appe □ Conclude		
0.	Within 1 year before you filed for bankruptor. Check all that apply and fill in the details below		rty repossessed, f	oreclosed, garni	shed, attached	, seized, or levied?	
	No. Go to line 11.						
	☐ Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property		Date		Value of the property	
		Explain what happened				p. 0 p 0 y	
<ul> <li>Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>						mounts from your	
	Creditor Name and Address	Describe the action the	creditor took		action was	Amount	
2.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a  No Yes		rty in the possessi	take		fit of creditors, a	

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Pari	List Certain Gifts and Contribution	ıs						
3.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  No							
	Yes. Fill in the details for each gift.							
	Gifts with a total value of more than \$60 per person  Person to Whom You Gave the Gift and Address:		Describe the gifts	Dates you gave the gifts	Value			
4.		uptcy,	did you give any gifts or contributions with a total	al value of more than	\$600 to any charity?			
	■ No		, , , ,					
	☐ Yes. Fill in the details for each gift or c	ontribu	ition.					
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed	Dates you contributed	Value			
Pari	t 6: List Certain Losses							
	Within 1 year before you filed for bankru or gambling?  ■ No □ Yes. Fill in the details.	iptcy o	r since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,			
	Describe the property you lost and how the loss occurred	Includ	ribe any insurance coverage for the loss le the amount that insurance has paid. List pending unce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost			
Pari	17: List Certain Payments or Transfers	•						
6.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.							
	□ No							
	Yes. Fill in the details.							
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred	Date payment or transfer was made	Amount of payment			
	Ronald P Strojny 5839 W 35th Street Cicero, IL 60804		\$0 to \$4,000 in attorney fees; \$310 to filing fee	2018	\$0.00			
	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that  No Yes. Fill in the details.	ditors		or transfer any prope	rty to anyone who			
	Person Who Was Paid		Description and value of any property	Date payment	Amount of			
	Address		transferred	or transfer was	payment			

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Debtor 1 **Porfirio Blancas Carrillo** 

8.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No						
	☐ Yes. Fill in the details.						
	Person Who Received Transfer Address	Description and very property transfer		payme	ibe any property or ents received or debts n exchange	Date transfer was made	
	Person's relationship to you				-		
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prot		y property to a s	self-settle	d trust or similar device	of which you are a	
	No Yes, Fill in the details.						
	Name of trust	Description and v	value of the prop	erty trans	ferred	Date Transfer was	
	Nume of trust	Description and V	ande of the prop	city trails	ionou	made	
Par	t 8: List of Certain Financial Accounts, Ins	truments. Safe Deposi	Boxes, and Sto	rage Unit	s		
	·	•	•	•			
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred?	, were any financial ac	counts or instru	ıments he	ld in your name, or for y	our benefit, closed,	
	Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.						
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution and	Last 4 digits of	Type of accou	nt or	Date account was	Last balance	
	Address (Number, Street, City, State and ZIP Code)	account number instrument			closed, sold, moved, or transferred	before closing or transfer	
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?						
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe t	the contents	Do you still have it?	
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?						
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe 1	the contents	Do you still have it?	
Dar	t 9: Identify Property You Hold or Control f	for Someone Fise					
ı aı	identify Property Tou Floid of Control of	or controlle Lise					
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.						
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe t	the property	Value	
Par	t 10: Give Details About Environmental Info	rmation					
or	the nurnose of Part 10, the following definition	ns anniv					

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 5

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Debtor 1 Porfirio Blancas Carrillo

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.						
Report all notices, releases, and proceedings that you know about, regardless of when they occurred.							
24.	24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of	any release of hazardous material?					
	■ No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adr	ninistrative proceeding under any envir	onmental law? Include settlements a	and orders.			
	■ No						
	Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or	Connections to Any Business					
27.	thin 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?						
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the votin	g or equity securities of a corporation					
	□ No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the details below for each business.						
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.				
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	· ·				
	P Blancas Landscaping	Landscaping	Dates business existed EIN:				
	2222 N Laramie Ave		From-To				
	Chicago, IL 60639		i i viiii-i v				

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

#### *C*. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### RETAINERS AND PREVIOUS PAYMENTS D.

receivis che	ve fees ecked an ner, to b	ney may receive a retainer or other payment before filing the case but may not directly from the debtor after the filing of the case. Unless the following provision and completed, any retainer received by the attorney will be treated as a security be placed in the attorney's client trust account until approval of a fee application by
	torney seeks to have the retainer received by the attorney treated as an advance ent retainer, which allows the attorney to take the retainer into income immediately. torney hereby provides the following further information and representations:	
	(a)	The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
	(b)	The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
	(c)	The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

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#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ \(\frac{1000000}{00000}\).00.
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$\frac{30.00}{}.
- 3. Before signing this agreement, the attorney received \$ 0.00 toward the flat fee, leaving a balance due of \$ 400.00; and \$ 310.00 for expenses, leaving a balance due of \$ 0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 08/23/2018	
Signed:	
PORFIRO, BINNUS	
	tare the
Debtor(s)	Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Porfirio Blancas Carrillo		Case N	0.		
		Debtor(s)	Chapte	r <b>13</b>		
	DISCLOSURE OF COMPEN	SATION OF ATTOR	NEY FOR	DEBTOR(S)		
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy,	or agreed to be p	aid to me, for services rendered or t	:О	
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have received			0.00		
	Balance Due		\$	4,000.00		
2. \$	310.00 of the filing fee has been paid.					
3. 7	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4. 7	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5. l	■ I have not agreed to share the above-disclosed comper	nsation with any other person i	ınless they are m	embers and associates of my law fir	rm.	
I	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				<b>k</b>	
<b>6.</b> 1	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b c d	<ul> <li>Analysis of the debtor's financial situation, and rendering.</li> <li>Preparation and filing of any petition, schedules, stater Representation of the debtor at the meeting of creditors.</li> <li>Representation of the debtor in adversary proceedings.</li> <li>[Other provisions as needed]         Negotiations with secured creditors to representation agreements and application 522(f)(2)(A) for avoidance of liens on house     </li> </ul>	ment of affairs and plan which s and confirmation hearing, an and other contested bankrupto duce to market value; exe as as needed; preparation	may be required d any adjourned y matters; mption planni	hearings thereof; ng; preparation and filing of		
7. I	By agreement with the debtor(s), the above-disclosed fee on Representation of the debtors in any discongrey any other adversary proceeding.			nces, relief from stay actions	or	
		CERTIFICATION				
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	payment to me for	or representation of the debtor(s) in		
A	ugust 23, 2018	/s/ Ronald P Stroj	ny			
	ate	Ronald P Strojny				
		Signature of Attorney Ronald P Strojny	V			
		5839 W 35th Stree	et			
		Cicero, IL 60804		_		
		708-652-2800 Fax		υ		
		rpstrojny@yahoo Name of law firm	.com			
		rame oj iuw jimi				

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Porfirio Blancas Carrillo		Case No.				
		Debtor(s)	Chapter	13			
	VERIFICATION OF CREDITOR MATRIX						
		Number of	Creditors:	23			
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of creditor	ors is true and	correct to the best of my			
Date:	August 23, 2018	/s/ Porfirio Blancas Carrillo Porfirio Blancas Carrillo Signature of Debtor					

Bankamerica 4909 Savarese Cir Tampa, FL 33634

Capital One Bank PO Box 71083 Charlotte, NC 28272

Chase Auto
Po Box 901003
Ft Worth, TX 76101

City of Chicago Dept of Revenue POB 88292 Chicago, IL 60680-1292

City of Chicago Department of Finance PO Box 88292 Chicago, IL 60680

City of Chicago Dept of Finance 33 N LaSalle Street Ste 700 Chicago, IL 60602

Clerk, Chancery
Doc # 2017-CH-09594
50 W Washington St., Room 802
Chicago, IL 60602

G M A C 15303 S 94th Ave Orland Park, IL 60462

Home Loan Services 4909 Savarese Circle Tampa, FL 33634

HSBC Attn: Bankrupcty Dept PO Box 5253

Carol Stream, IL 60197

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Internal Revenue Service PO Box 145566 Cincinnati, OH 45250-5566

Internal Revenue Service PO Box 804521 Cincinnati, OH 45280-4521

Internal Revenue Service PO Box 145566 Cincinnati, OH 45250

JPMorgan Chase Bank NA PO Box 29505 Phoenix, AZ 85038-9505

Kluever & Platt LLC 150 N Michigan Ave Chicago, IL 60601

Peoples Engy 200 East Randolph Chicago, IL 60601

Portfolio Recovery Attn: Bankrupcty Dept PO Box 12914 Norfolk, VA 23541

Rosa Garcia 2222 N Laramie Avenue Chicago, IL 60639

Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165

State Farm Bank Attn: Bankruptcy Po Box 2328 Bloomington, IL 61702 Target National Bank (Visa) Attention: Bankruptcy Po Box 59231 Minneapolis, MN 55440

Thd/cbna Po Box 6497 Sioux Falls, SD 57117